

**Information to identify the case:**

Debtor 1	<u>Ramon A. Pagan</u>	Social Security number or ITIN	xxx-xx-4579
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Candida N. Pagan</u>	Social Security number or ITIN	xxx-xx-5450
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-32531-JKS			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ramon A. Pagan

Candida N. Pagan

2/9/18

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Ramon A. Pagan  
 Candida N. Pagan  
 Debtors

Case No. 17-32531-JKS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Feb 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 11, 2018.

db/jdb Ramon A. Pagan, Candida N. Pagan, 139 E 31st St, Paterson, NJ 07514-1419  
 517199195 AFS, PO Box 65018, Baltimore MD 21264-5018  
 517164538 Asset Acceptance, LLC, c/o Leonard Franco, Esq., 900 United States Hwy,  
 Woodbridge, NJ 07095  
 517164545 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Home Depot Credit Services, PO Box 182676,  
 Columbus, OH 43218-2676)  
 517164543 +Citibank (South Dakota), N.A., c/o Faloni & Associates, LLC, 165 Passaic Ave Ste 301B,  
 Fairfield, NJ 07004-3592  
 517164544 DirectTV, c/o Diversified Consultants, Inc., PO Box 1391, Southgate, MI 48195-0391  
 517164546 NY/NJ Imaging, 330 Livingston Ave, New Brunswick, NJ 08901-3469  
 517164547 Pediatric Surgery Group, LLC, 2130 Millburn Ave Ste C1, Maplewood, NJ 07040-3747  
 517164548 Radiology Association of Ridgewood, c/o C.Tech Collections, Inc., PO Box 402,  
 Mount Sinai, NY 11766-0402  
 517164549 Saint Joseph's Regional Medical Center, c/o Amerifinancial Solutions, LLC, PO Box 64488,  
 Baltimore, MD 21264-4488  
 517164551 +Soverign Medical Group, 85 Harristown Rd Fl 2, Glen Rock, NJ 07452-3323  
 517164552 Sprint, c/o GC Services Limited Partnership, PO Box 1022, Wixom, MI 48393-1022  
 517164553 The Portt Authority of NY & NJ, c/o Alliance, 1 6565 Kimball Dr Ste 200,  
 Gig Harbor, WA 98335  
 517164554 The Valley Hospital, PO Box 18998, Newark, NJ 07191-8998  
 517164555 The Valley Hospital, c/o Irving Kaplan & Associates, 130 W Westfield Ave Ste A,  
 Roselle Park, NJ 07204-1817  
 517164557 #Valley Emergency Room Associates, PA, PO Box 2166, Indianapolis, IN 46206-2166

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 09 2018 23:05:39 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 09 2018 23:05:35 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517164539 EDI: CINGMIDLAND.COM Feb 09 2018 22:48:00 AT&T Mobile, PO Box 537104,  
 Atlanta, GA 30353-7104  
 517164540 EDI: BANKAMER.COM Feb 09 2018 22:48:00 Bank of America, PO Box 15019,  
 Wilmington, DE 19886-5019  
 517199196 EDI: BANKAMER.COM Feb 09 2018 22:48:00 Bank of America H Ore Loans, PO Box 982235,  
 El Paso TX 79998-2235  
 517164542 EDI: CHASE.COM Feb 09 2018 22:48:00 Cardmember Service, PO Box 15153,  
 Wilmington, DE 19886-5153  
 517199197 E-mail/Text: electronicbkydocs@nelnet.net Feb 09 2018 23:05:42 Dept of Education,  
 121 S 13th St, Lincoln NE 68508-1904  
 517214603 EDI: DISCOVER.COM Feb 09 2018 22:48:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 517164550 E-mail/Text: jennifer.chacon@spservicing.com Feb 09 2018 23:06:53  
 Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250  
 517164556 EDI: URSI.COM Feb 09 2018 22:48:00 United Recovery Systems, LP, 5800 N Course Dr,  
 Houston, TX 77072-1613  
 517199198 EDI: WFFC.COM Feb 09 2018 22:48:00 Wells Fargo Home Mortgage, PO Box 14411,  
 Des Moines IA 50306-3411

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517164541 ##Bureau of Collection Recovery, Inc., 7575 Corporate Way, Eden Prairie, MN 55344-2022  
 TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court  
 immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 27

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 11, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 9, 2018 at the address(es) listed below:

Adolfo S. De Martinis on behalf of Joint Debtor Candida N. Pagan adolfos@demartinislaw.com,  
G29645@notify.cincompass.com  
Adolfo S. De Martinis on behalf of Debtor Ramon A. Pagan adolfos@demartinislaw.com,  
G29645@notify.cincompass.com  
Donald V. Biase dbiase4236@gmail.com, dbiase@iq7technology.com;dbiase4236@gmail.com  
Donald V. Biase on behalf of Trustee Donald V. Biase dbiase4236@gmail.com,  
dbiase@iq7technology.com;dbiase4236@gmail.com  
Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association, et. al.  
rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6